



FLOOD

The Town of Stonington Flood Awareness Newsletter

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High water on the Mystic River floods Holmes Street in 2003. Photo by Joe Bragaw.

What is Our Local Risk?

You have a 25% chance of being flooded over the span of a 30-year mortgage.

The greatest flood threats in this area come from hurricanes, seasonal storms, and seasonal high tides. Stonington is bordered on the southern perimeter by Fisher's Island Sound and Little Narragansett Bay. Other water bodies that could cause flooding include the Mystic Harbor, the Mystic River, and Copps Brook in the western section of Town, Stonington Harbor,

Wequetequock Cove, and Anguilla Brook in the central section of Town, and the Pawcatuck River in the eastern section of Town. All of these water bodies, and not just Fisher's Island Sound, make properties in the designated floodplains vulnerable to flooding. If properties are within the 100-year flood, they have a 1% chance each year of flooding to a level of the base flood elevation (BFE) as determined by FEMA. Furthermore, this would result in a 25% chance of being flooded over a span of a standard 30-year mortgage.





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Dear Stonington Resident,

One of the issues that Stonington has to deal with is the possibility of a major hurricane coming up the coast and hitting our community. Therefore, it is important that each and every citizen in and around flood zone areas understand the hazards that exist in flooding events. Every year, flooding causes hundreds of millions of dollars worth of damage to homes and businesses throughout the United States. Standard homeowners and commercial property policies do not cover flood losses. Although there have been some major hurricanes in the past (i.e. 1938, 1955-56), the Town of Stonington has been very fortunate that a major flooding event has not occurred recently.

In the Spring of 2004, the Town of Stonington applied for and was accepted into FEMA's Community Rating System (CRS) program. The CRS program allows communities that go above and beyond what is expected of them with regards to flood assistance to obtain flood insurance premium discounts for property owners which have flood insurance policies. Because of this program, Stonington property owners with flood insurance policies receive an automatic 5% discount on their premiums. If you are interested in finding out more about the CRS program, please call the Engineer's Office at 535-5055. Please take the time to read this newsletter as some of the information could be very important to the safety of you and your family.

Sincerely,

William S. Brown
First Selectman

First things first...

The first thing you should do is to check your flood hazard. You can do this by a few methods. Flood maps and flood protection references are available at the Office of Land Use and Planning and the Building Department on the 3rd floor of the Stonington Town Hall, 152 Elm Street. For a minimal charge, you can also request a flood plain determination from the Town Engineer's Office (535-5055).

Why should I get Flood insurance?

If you do not have flood insurance, do not wait for the next flood to apply. There is a 30-day application waiting period before the National Flood Insurance Program (NFIP) coverage takes effect. Contact your insurance agent for more information on rates and coverage.

Homeowner's insurance policies do not cover damage from floods.

However, because the Town of Stonington participates in the National Flood Insurance Program (NFIP), you can purchase a separate flood insurance policy. This insurance is backed by the Federal Government and is available to everyone, even for properties that have been previously flooded.

Some people have purchased flood insurance because the lender requires it as part of their mortgage or home



improvement loan. Usually, these policies just cover the building's structure and not the contents. During a major hurricane, there is usually more damage to the furniture and contents than there is to the structure. Therefore, if you are covered, check out the amount and make sure you have contents coverage.

How can you protect yourself and your family?

Advance Warning. When a storm watch is issued; refill needed prescriptions, check battery-powered equipment, buy plenty of bottled water and buy extra batteries. Fuel your car. To prevent flying glass, board up or tape windows, or protect with storm shutters. If you are going to a shelter, make arrangements for all pets to be safe, as pets are not allowed at emergency shelters.

Do Not Walk Through Flowing Water. Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. If you walk in standing water, use a pole or a stick to insure that the ground is still there.

Do Not Drive Through a Flooded Area. More people drown in their cars than anywhere else. Do not drive around road barriers; the road or the bridge may be washed out ahead.

Stay Away From Power Lines and Electrical Wires. The number two killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the CL&P at (800) 286-2000.

Electric Service. If your home becomes flooded, have your electricity turned off. After the electricity is turned

off, continue to be careful because some electrical appliances such as televisions keep electrical charges even after they are unplugged.

Be Alert for Gas Leaks. If your home has gas service, use a flashlight to inspect for damage. Do not smoke or use candles, lanterns, or an open flame unless you know the gas has been turned off and the area has been ventilated. Report any gas leaks to Yankee Gas at 800-992-3427.

How can I protect my property?

Measures to protect a property from flood damage include retrofitting, grading a yard, correcting local drainage problems, and such emergency measures as moving furniture or placing sandbags around the structure. While recent construction practices and regulations have made new homes less prone to flooding, many existing structures remain susceptible. Retrofitting means modifying a building that is subject to flooding to prevent or minimize flooding of a habitable space. Some ways to retrofit a structure include;

Elevate the structure above flood levels

Construction of barriers like floodwalls or berms

Dry floodproofing, which means installing water tight floor and wall systems

Wet Floodproofing, which means constructing the flood prone areas so as to permit the entry and passage of flood waters and removing or relocating items of value to higher elevation levels

Elevate heating and hot water systems, washers and dryers on a platform

above the flood level.

Relocate electrical panels and utilities above the flood level.

If you know a flood is coming, it is always advisable to take the following emergency actions:

Sandbagging to reduce erosion and scouring

Elevate furniture above flood levels

Shut off the gas and electricity

Seal off sewer lines to the dwelling to prevent the backflow of sewer waters



Be Prepared... Flood Warning Systems

Flood warnings are forecasts of impending storms and are broadcast to the public via local radio, TV, newspaper, and through local emergency agencies. These warnings are intended to help people prepare, protect, and lessen their exposure to damages from flooding by establishing time frames and levels of flooding expected. For emergency instructions, monitor storm reports on the radio, the television, and in the local newspapers.

How Can You Help?

Helping with some flooding problems depends on your cooperation and assistance. Here is how you can help:

Drainage Maintenance

Do not dump or throw anything into drainage ditches or streams. Even grass clippings and branches can accumulate and plug channels. A plugged channel cannot carry water and could lead to potential drainage problems during rainstorms.

If your property is next to a ditch or stream, please do your part and keep the banks clear of brush and debris.

If you see dumping or debris in the drainage ditches or streams, contact the Highway Department at 535-5055.

Permit Requirements

It is very important to contact the Building Official's Office at 535-5075 and the Office of Land Use and Planning at 535-5095 if you are planning any home improvements in flood hazard areas. For additions or new construction, elevation certificates will be required in and around flood zone areas to prove that the finish floor was constructed to the proper elevation. Be sure to look into the regulations regarding substantial improvement as they affect how you can improve your structure.

More information...

For more information on this topic, please visit www.floodsmart.gov. Some of the information contained herein has been gathered from literature produced by the Federal Emergency Management Agency (FEMA).



Also, this newsletter is for public information purposes only. The Town of Stonington assumes no legal responsibility for the information contained herein.



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